SCALABLE, FRAUD RESISTANT GRAPHICAL PAYMENT INDICIA

ABSTRACT

Payment indicia generating schemes are described that enable users to customize the appearance of the payment indicium and to accommodate a wide variety of validation processing environments, while providing a substantial defense against fraudulent photocopy attack. In some embodiments, a corroborative digital

5   token is generated from payment information, and a base image is modulated with a graphical encoding of the corroborative digital token to produce a payment indicium. In some embodiments, a payment indicium containing embedded payment information is rendered on a printing surface with a printing characteristic that degrades with photographic reproductions such that the embedded payment

10   information is extractable from an original rendering of the payment indicium but is un-extractable from a photographic reproduction of an original rendering of the payment indicium. In some embodiments, payment information is encoded into a corroborative digital token based at least in part upon one or more variable encoding parameters, and a payment indicium containing the encoded payment information is

15   rendered.